

RESTRICTIVE COVENANTS FOR BELL RIDGE SECTION 'C'

1. NO LOT SHALL BE USED EXCEPT FOR RESIDENTIAL PURPOSES. NO BUILDING SHALL BE ERECTED, ALTERED, PLACED, OR PERMITTED TO REMAIN ON ANY LOT OTHER THAN ONE DETACHED, SINGLE FAMILY DWELLING AND A PRIVATE GARAGE FOR NOT MORE THAN THREE CARS. AND SEPARATE DETACHED BUILDINGS INCIDENTAL TO SUCH USE. TWO OR MORE LOTS MAY BE COMBINED FOR USE AS ONE LOT AND, IN SUCH CASE, THE INTERIOR LOT LINES MAY BE DISREGARDED IN SO FAR AS SIDE YARD EASEMENT REQUIREMENTS ARE CONCERNED. IN THE EVENT TWO OR MORE LOTS ARE COMBINED TO USE AS A SINGLE LOT, UNDER ONE OWNERSHIP, NO PART OF THE COMBINED LOTS MAY BE SOLD OR CONVEYED EXCEPT TO THE ORIGINAL SIZE OF THE LOTS BEFORE BEING COMBINED. NO SINGLE LOT IN THE SUBDIVISION AS RECORDED CAN BE RE SUBDIVIDED INTO TWO OR MORE LOTS FOR THE PURPOSE OF BUILDING ANOTHER DWELLING.
2. THE MINIMUM FRONT YARD SETBACK IS SHOWN ON THE PLAT FOR EACH LOT, THE MINIMUM SIDE YARD SETBACK IS FIVE (5) FEET AND THE MINIMUM REAR YARD SETBACK IS TWENTYFIVE (25) FEET.
3. ALL SEWER CONNECTIONS MUST BE APPROVED BY THE CITY OF OLIVE BRANCH AND THE WATER SUPPLY WILL BE BY THE CITY OF OLIVE BRANCH.
4. ALL DWELLINGS AND OTHER STRUCTURES ON THE LOTS MUST BE IN COMPLIANCE WITH THE REQUIREMENTS OF THE DESOTO CO. PLANNING COMMISSION AND ITS SUCCESSORS. ALL CONSTRUCTION OF OUT BUILDINGS MUST BE APPROVED BY THE ARCHITECTURAL CONTROL COMMITTEE.
5. EASEMENTS FOR INSTALLATION AND MAINTENANCE OF UTILITIES, DRAINAGE FACILITIES AND SLOPING OF BANKS ALONG STREETS ARE RESERVED ALONG THE LOT LINES OF EACH LOT. THERE ARE CERTAIN AREAS SHOWN ON THE PLAT THAT HAVE BEEN SHOWN TO BE "NO DISTURB AREAS". THESE AREAS ARE TO REMAIN IN THEIR NATURAL CONDITIONS TO PROVIDE A SCREEN OF VEGETATION AND TREES.
6. NO OBNOXIOUS OR OFFENSIVE ACTIVITIES SHALL BE CARRIED ON UPON ANY LOT, NOR SHALL ANYTHING BE DONE WHICH MAY BE OR BECOME AN ANNOYANCE OR NUISANCE TO THE NEIGHBORHOOD. NO BUSINESS OF ANY KIND SHALL BE CARRIED ON UPON ANY LOT OR IN ANY BUILDING ON ANY LOT. ALL LOTS AND HOUSES ARE TO BE FOR RESIDENTIAL USE ONLY.
7. NO STRUCTURE OF A TEMPORARY CHARACTER, TRAILER, BASEMENT, TENT, SHACK, GARAGE, BARN, OR OTHER TEMPORARY BUILDINGS SHALL BE USED ON ANY LOT AT ANYTIME AS A RESIDENCE, EITHER TEMPORARY OR PERMANENTLY. NO GARAGE APARTMENTS WILL BE ALLOWED.
8. NO SIGNS OF ANY KIND SHALL BE DISPLAYED TO THE PUBLIC VIEW ON ANY LOT EXCEPT ONE PROFESSIONAL SIGN OF NOT MORE THAN ONE SQUARE FOOT, ONE SIGN OF NOT MORE THAN FIVE SQUARE FEET ADVERTISING THE PROPERTY FOR SALE OR RENT, OR SIGNS USED BY BUILDER TO ADVERTISE THE PROPERTY DURING THE CONSTRUCTION AND SALE PERIOD.
9. NO LOT SHALL BE USED OR MAINTAINED AS A DUMPING GROUND FOR RUBBISH. TRASH GARBAGE, OR OTHER WASTE GARBAGE SHALL NOT BE KEPT, EXCEPT IN SANITARY CONTAINERS. ALL INCINERATORS OR OTHER EQUIPMENT FOR THE STORAGE OR DISPOSAL OF SUCH MATERIAL SHALL BE KEPT IN A CLEAN AND SANITARY CONDITION.
10. THE TOTAL MINIMUM HEATED FLOOR AREA OF A RESIDENCE, EXCLUSIVE OF OPEN PORCHES, GARAGES, OR CARPORTS SHALL BE 1600 SQUARE FEET. THE MINIMUM HEATED LOWER FLOOR AREA OF A SPLIT-LEVEL OR TWO-STORY RESIDENCE SHALL BE 900 SQUARE FEET. WHEN A SPLIT-LEVEL OR TWO-STORY RESIDENCE IS CONSTRUCTED ON A LOT, THE TOTAL MINIMUM HEATED SQUARE FEET SHALL BE 1800 SQUARE FEET, EXCLUSIVE OF OPEN PORCHES, GARAGES, AND CARPORTS. HOMES SHALL BE 80 PERCENT BRICK VENEER. DOUBLE CARPORTS OR GARAGES, ARCHITECTURAL SHINGLES, AND PREMIUM MATERIALS ARE RECOMMENDED BY THE DEVELOPERS.
11. ALL GARDENS MUST BE PLANTED TO THE REAR OF ANY MAIN RESIDENCE WITH ONLY LANDSCAPE MATERIALS SUCH AS TREES, SHRUBS, AND PLANTS ALLOWED IN FRONT OF THE MAIN RESIDENCE.
12. ANY TYPE OF PERMANENT FENCING ERECTED ON THE LOTS MUST BE APPROVED BY THE DEVELOPER OF THE SUBDIVISION OR THE ARCHITECTURAL CONTROL COMMITTEE. NO FENCES SHALL BE ERECTED ON ANY PORTION OF ANY LOT BETWEEN THE FRONT OF THE RESIDENCE AND THE STREET AND BETWEEN THE SIDE OF THE RESIDENCE AND THE STREET ON THE CORNER LOTS UNLESS SAME IS A TWO OR THREE RAIL SPLIT CEDAR FENCE.
13. NO VEHICLE, INCLUDING BUT NOT LIMITED TO RECREATIONAL VEHICLES, CAMPING TRAILERS, HOUSE TRAILERS, PRODUCE TRAILERS, BOATS OR ANY ACCESSORY TRAILER CAN BE PARKED OR STORED ON ANY LOT UNLESS SAME IS UNDER THE CARPORT, IN THE GARAGE, BARN OR OTHER OUT BUILDING, OR TO THE REAR OF THE MAIN RESIDENCE. NO TRACTOR-TRAILER CAN BE PARKED ON ANY LOT OR ON THE STREET, AND NO TRAILER WITHOUT A TRACTOR CAN BE PARKED ON ANY LOT OR ON THE STREET.
14. NO ANIMALS, LIVESTOCK OR POULTRY OF ANY KIND SHALL BE KEPT, BRED, OR RAISED ON ANY LOT FOR COMMERCIAL PURPOSES. IF ANIMALS, LIVESTOCK, OR POULTRY ARE KEPT AS PETS, THE PROPER FENCING AND SHELTER MUST BE PROVIDED.
15. NO UNDERGROUND HOMES WILL BE ALLOWED. NO SHELL OR MODULAR HOUSE WILL BE PERMITTED TO BE BUILT IN THIS SUBDIVISION REGARDLESS OF THE PRICE OR THE SQUARE FOOT OF THE HOUSE. ALL HOUSES MUST BE OF NEW CONSTRUCTION AND NO HOUSE THAT IS MOVED FROM ANOTHER AREA WILL BE PERMITTED ON A LOT EXCEPT BY PERMISSION OF THE DEVELOPER.
16. THE OWNER OF THE SUBDIVISION OR THE ARCHITECTURAL CONTROL COMMITTEE RESERVES THE RIGHT TO REVIEW THE PLANS OF ANY STRUCTURE THAT IS BUILT ON ANY LOT. THE OWNER OF THE SUBDIVISION OR THE ARCHITECTURAL CONTROL COMMITTEE MUST APPROVE OR DISAPPROVE, IN WRITING, WITHIN 20 DAYS THE PLANS SUBMITTED. IF THE LOT OWNER WHOSE PLANS ARE TO BE APPROVED DOES NOT RECIEVE THIS WRITTEN APPROVAL OR DISAPPROVAL WITHIN SAID 20 DAYS, THE LOT OWNER WILL DEEM THE PLANS APPROVED AND PROCEED WITH THE CONSTRUCTION. WHEN DEVELOPERS CEASE TO OWN A LOT WITHIN THE SUBDIVISION, HE SHALL THEN NAME THREE PERSONS OWNING PROPERTY WITHIN THE SUBDIVISION AS THE ARCHITECTURAL CONTROL COMMITTEE. A MAJORITY OF SUCH A COMMITTEE MAY DESIGNATE A REPRESENTATIVE TO ACT FOR IT. IN THE AVENT OF A DEATH OR A RESIGNATION OF ANY MEMBER OF THE COMMITTEE, THE REMAINING MEMBERS SHALL HAVE FULL AUTHORITY TO DESIGNATE A SUCCESSOR. A MEMBER OF THE COMMITTEE SHALL IMMEDIATELY LOSE MEMBERSHIP WHEN HE OR SHE CEASE TO OWN PROPERTY WITHIN THE SUBDIVISION. SUCCESSOR MEMBERS SHALL BE DESIGNATED ONLY FROM AMONG THE CURRENT OWNERS OF PROPERTY WITHIN THE SUBDIVISION.
17. THE CONSTRUCTION OF ANY HOUSE IN THE SUBDIVISION SHALL BE REQUIRED TO BE COMPLETED WITHIN EIGHTEEN (18) MONTHS FROM THE DATE THAT THE CONSTRUCTION BEGAN.
18. A HOMEOWNERS ASSOCIATION WILL BE SET-UP AT SUCH TIME AS THE DEVELOPER OWNS LESS THAN FIFTY PERCENT OF THE LOTS IN THE SUBDIVISION. THE ASSOCIATION WILL CONTROL, OWN AND MAINTAIN THE OPEN SPACE FOR THE SUBDIVISION. ALL GUIDELINES WILL BE SET FORTH BY THE DEVELOPER AND THE LOT OWNERS AT THIS TIME.
19. ALL HOMES SHALL HAVE A MINIMUM OF 60% OF EXTERIOR WALLS BRICKED OR STUCCO. ALL MAIN ROOFS ON HOMES SHALL HAVE A PITCH OF AT LEAST 7/12. ALL HOMES SHALL HAVE A CONCRETE DRIVEWAY OR NO LESS THAN 8 FEET WIDE BEGINNING AT THE ROLLED CURB. SIDEWALKS ARE REQUIRED ON SELECTED LOTS. ANY STORAGE OR OTHER BUILDINGS MUST BE BUILT OR MATERIAL THAT RESEMBLES THE EXTERIOR OF THE MAIN HOUSE.

OWNER:
H.M.R. CORP.

J.F. Lauderdale L.S.P.E.
9123 Pigeon Roost
Olive Branch, MS 38654
Phone: (601) 895-0422

R-20 OVERLAY ZONING

OWNERS CERTIFICATE

WE, Billy Hyman, President of H.M.R. CO. AND JEFF FRANK FOR TRUSTMART NATIONAL BANK THE OWNERS OR MORTGAGE HOLDERS OF THE SUBDIVISION HEREON, HEREBY ADOPT THIS AS OUR PLAN OF SUBDIVISION AND DEDICATE THE RIGHT OF WAYS FOR THE STREETS AS SHOWN ON THE PLAT TO THE PUBLIC USE AND TO THE COUNTY OF Desoto. WE ALSO RESERVE THE UTILITY EASEMENTS AS SHOWN ON THE PLAT FOR THE PUBLIC UTILITIES. WE CERTIFY THAT WE ARE THE OWNERS OR MORTGAGE HOLDERS OF THE PROPERTY AND THAT NO TAXES ARE DUE AND PAYABLE ON THE PROPERTY. THIS THE 7th DAY OF Feb, 1996.

Billy Hyman
Billy Hyman

Jeff Frank
Jeff Frank

STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR THE STATE AND COUNTY AFORESAID Billy Hyman AS President OF H.M.R. CO. WHO ACKNOWLEDGED THAT FOR AND ON BEHALF OF SAID CORPORATION, AS President HE SIGNED SEALED AND DELIVERED SAID INSTRUMENT, AS ITS FREE ACT AND DEED, HE FIRST BEING DULY QUALIFIED AND ACKNOWLEDGED SO TO DO, GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 9th DAY OF February, 1996.

Shannon E. Livingston
NOTARY PUBLIC

My Commission Expires March 9, 1999
MY COMMISSION EXPIRES

STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR THE STATE AND COUNTY AFORESAID Jeff Frank AS Trustee OF Trustmart National Bank WHO ACKNOWLEDGED THAT FOR AND ON BEHALF OF SAID CORPORATION, AS Trustee HE SIGNED SEALED AND DELIVERED SAID INSTRUMENT, AS ITS FREE ACT AND DEED, HE FIRST BEING DULY QUALIFIED AND ACKNOWLEDGED SO TO DO, GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 7th DAY OF February, 1996.

Shannon E. Livingston
NOTARY PUBLIC

My Commission Expires March 9, 1999
MY COMMISSION EXPIRES

CERTIFICATE OF SURVEY

THIS IS TO CERTIFY THAT I HAVE SURVEYED THE PROPERTY WITHIN THE SUBDIVISION AND THAT THIS PLAT REPRESENTS THAT SURVEY.

APPROVED BY THE DESOTO COUNTY PLANNING COMMISSION ON THE 2nd DAY OF November, 1996.

Patricia Kachala

CHAIRMAN

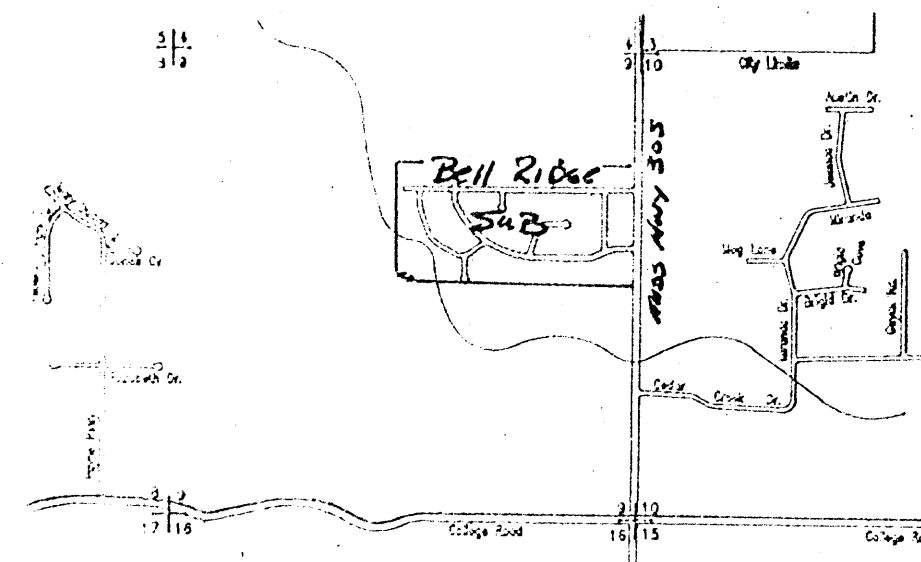
APPROVED BY THE DESOTO COUNTY BOARD OF SUPERVISORS ON THE 15th DAY OF November, 1996.

James L. Inadine
PRESIDENT

W. E. Davis Chancery Clerk
CHANCERY CLERK
by S. Cleveland Jr.

STATE OF MISSISSIPPI, COUNTY OF DESOTO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 4:20 O'CLOCK P.M. ON THE 12 DAY OF March, 1996 AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN PLAT BOOK 62 ON PAGE 36.

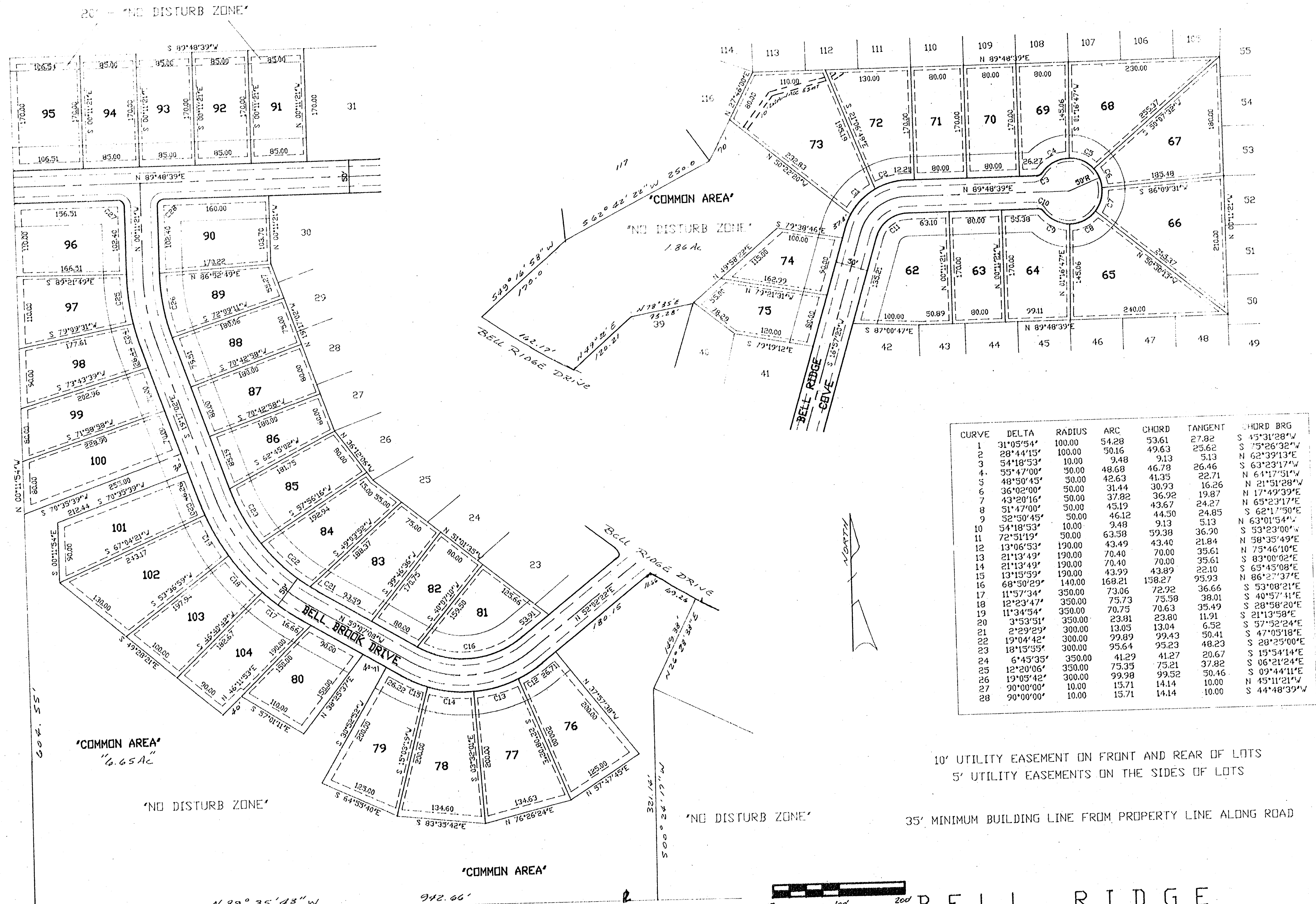


LOCATION MAP
1" = 2000'

BELL RIDGE
SECTION "C"
SECTION 9, TOWNSHIP 2 SOUTH, RANGE 6 WEST
DESOTO COUNTY, MISSISSIPPI.

W. E. Davis Chancery Clerk
CHANCERY COURT CLERK
by S. Cleveland Jr.

Declaration of Covenants, Conditions and Restrictions
OF THIS INSTRUMENT RECORDED IN
NO. 287 PAGE 622 BOOK
THIS THE 25th DAY OF March, 1996.
W. E. Davis
CHANCERY CLERK
by S. Cleveland Jr.



CURVE	DELTA	RADIUS	ARC	CHORD	TANGENT	CHORD BRG
1	31°05'54"	100.00	54.28	53.61	27.82	S 43°31'28"W
2	28°44'15"	100.00	50.16	49.63	25.62	S 75°26'32"W
3	54°18'53"	100.00	9.48	9.13	5.13	N 62°39'13"E
4	53°47'00"	50.00	48.68	46.78	26.46	S 63°23'17"W
5	48°50'45"	50.00	42.63	41.35	22.71	N 64°17'51"W
6	36°02'00"	50.00	31.44	30.93	16.26	N 21°51'28"W
7	43°20'16"	50.00	37.82	36.92	19.87	N 17°49'39"E
8	51°47'00"	50.00	45.19	43.67	24.27	N 65°23'17"E
9	52°50'45"	50.00	46.12	44.50	24.85	S 62°11'50"E
10	54°18'53"	100.00	9.48	9.13	5.13	N 63°01'54"W
11	72°51'19"	50.00	63.38	59.38	36.70	S 53°23'00"W
12	13°06'53"	190.00	43.49	43.40	21.84	N 58°35'49"E
13	21°13'49"	190.00	70.40	70.00	35.61	N 75°46'10"E
14	21°13'49"	190.00	70.40	70.00	35.61	S 83°00'02"E
15	13°15'59"	190.00	43.99	43.89	22.10	S 65°45'08"E
16	68°50'29"	140.00	168.21	158.27	95.93	N 86°42'37"E
17	11°57'34"	350.00	73.06	72.92	36.66	S 53°08'21"E
18	12°23'47"	350.00	75.73	75.58	39.01	S 40°57'41"E
19	11°34'54"	350.00	70.75	70.63	35.49	S 28°58'20"E
20	3°53'51"	350.00	13.05	13.04	6.52	S 21°13'58"E
21	2°29'29"	300.00	99.89	99.43	50.41	S 57°52'24"E
22	19°04'42"	300.00	99.89	99.43	50.41	S 47°05'18"E
23	18°15'35"	300.00	95.64	95.23	48.23	S 28°25'00"E
24	6°45'35"	350.00	41.29	41.27	20.67	S 15°54'14"E
25	12°20'05"	350.00	75.35	75.21	37.82	S 06°21'24"E
26	19°09'42"	300.00	99.98	99.52	50.46	S 09°44'11"E
27	90°00'00"	10.00	15.71	14.14	10.00	N 45°11'21"W
28	90°00'00"	10.00	15.71	14.14	10.00	S 44°48'39"W

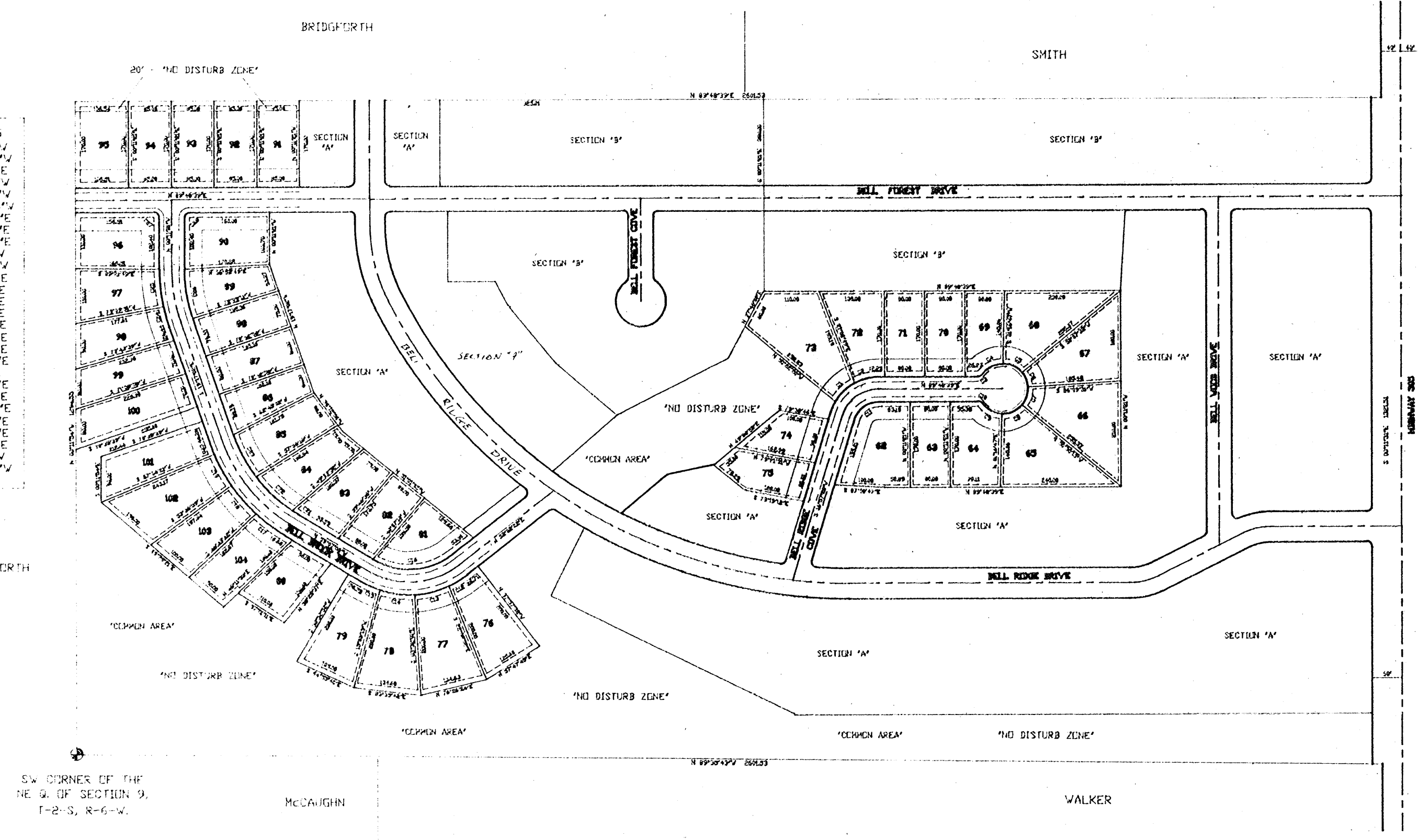
J.F. Lauderdale L.S.P.E.
9123 Pigeon Roost
Olive Branch, MS 38654
Phone: (601) 895-0422

JULY 27, 1995
OWNER: H.M.R. CORP.
43 LOTS

SCALE: 1" = 100'
R-20 OVERLAY ZONING
15.03 ACRES

BELL RIDGE
SECTION "C"
SECTION 9, TOWNSHIP 2 SOUTH, RANGE 6 WEST
DESOTO COUNTY, MISSISSIPPI.

CURVE	DELTA	RADIUS	ARC	CHORD	TANGENT	CHORD BKG
1	31°05'51"	100.00	54.28	53.61	27.82	S 45°31'28"W
2	28°14'15"	100.00	50.16	49.63	25.62	S 75°26'32"W
3	54°18'53"	10.00	9.48	9.13	5.13	N 62°39'13"E
4	55°17'00"	50.00	48.68	46.78	26.46	S 63°23'11"W
5	48°30'15"	50.00	42.63	41.35	22.71	N 64°11'51"W
6	36°02'00"	50.00	31.44	30.93	16.26	N 21°51'28"W
7	43°20'16"	50.00	37.82	36.92	19.87	N 17°49'39"E
8	31°47'00"	50.00	45.19	43.67	24.27	N 65°23'17"E
9	52°50'45"	50.00	46.12	44.50	24.85	S 62°17'50"E
10	5°41'03"	10.00	2.48	2.13	5.13	N 63°01'54"W
11	72°51'17"	50.00	63.58	59.19	36.00	S 53°23'00"W
12	13°06'33"	100.00	43.49	43.40	21.84	N 58°35'49"E
13	21°13'49"	100.00	70.40	70.00	35.61	N 75°46'10"E
14	21°12'49"	100.00	70.40	70.00	35.61	S 83°00'02"E
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17	11°57'34"	350.00	73.06	72.92	36.66	S 55°08'21"E
18	12°23'47"	350.00	75.73	75.58	38.01	S 40°57'41"E
19	11°34'34"	350.00	70.75	70.63	35.49	S 28°58'20"E
20	3°53'51"	350.00	23.81	23.80	11.91	S 21°13'38"E
21	2°29'22"	300.00	13.05	13.04	6.52	S 57°52'24"E
22	12°04'42"	300.00	99.89	99.43	50.41	S 47°05'18"E
23	18°13'55"	300.00	93.64	93.23	48.23	S 28°25'09"E
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27	20°00'00"	10.00	15.71	14.14	10.00	N 45°11'21"W
28	20°00'00"	10.00	15.71	14.14	10.00	S 44°48'39"W



10' UTILITY EASEMENT ON FRONT AND REAR OF LOTS
5' UTILITY EASEMENTS ON THE SIDES OF LOTS

35' MINIMUM BUILDING LINE FROM PROPERTY LINE ALONG ROAD



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JULY 27, 1995
43 LOTS
OWNER: H.M.R. CORP.

SCALE: 1" = 200'
14.63 ACRES
R-20 OVERLAY ZONING

B E L L R I D G E
SECTION "C"
SECTION 9, TOWNSHIP 2 SOUTH, RANGE 6 WEST
DESOTO COUNTY, MISSISSIPPI.